

department may allocate moneys to the Iowa agricultural experiment station for research, work projects, and investigations as needed for the specific purpose of improving the regulatory functions to improve the enforcement of this chapter.

Approved April 22, 1998

CHAPTER 1146

DEBT COLLECTION

S.F. 2188

AN ACT relating to debt collection.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. Section 537.7103, subsection 4, paragraph b, Code Supplement 1997, is amended to read as follows:

b. The failure to disclose in the initial written communication with the debtor and, in addition, if the initial communication with the debtor is oral, in that initial oral communication, that the debt collector is attempting to collect a debt and that information obtained will be used for that purpose, and the failure to disclose in subsequent communications that the communication is from a debt collector, except that this paragraph does not apply to a either of the following:

(1) A formal pleading made in connection with a legal action.

(2) Communications issued directly by a state bank as defined in section 524.103, a state bank chartered under the laws of any other state, a national banking association, a trust company, a federally chartered savings and loan association or savings bank, an out-of-state chartered savings and loan association or savings bank, a financial institution chartered by the federal home loan bank board, an association incorporated or authorized to do business under chapter 534, a state or federally chartered credit union, or a company or association organized or authorized to do business under chapter 515, 518, 518A, or 520, or an officer, employee, or agent of such company or association, provided the communication does not deceptively conceal its origin or its purpose.

Approved April 23, 1998

CHAPTER 1147

CIVIL LITIGATION BY INMATES AND PRISONERS

S.F. 2330

AN ACT relating to the filing of civil litigation by prisoners and providing an effective date.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. Section 610.1, Code 1997, is amended by adding the following new unnumbered paragraph: